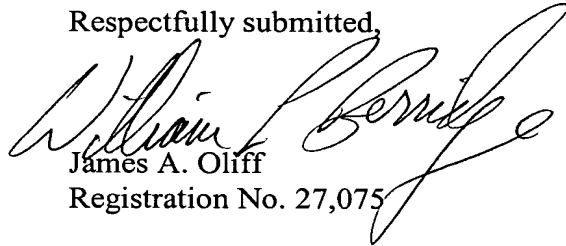


**REMARKS**

Claims 1 - 26 are pending in this application. By this Amendment, claims 3 - 8, 10 - 11, 16 - 21 and 23 - 24 are amended to eliminate multiple dependencies. The specification is also amended to update the title and include the Abstract. No new matter is added. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

JAO:WPB/nxy

Attachment:

Abstract

Date: June 5, 2006

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
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**Telephone: (703) 836-6400**

**DEPOSIT ACCOUNT USE  
AUTHORIZATION**

Please grant any extension  
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